

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.☐ Valuation of Security☐ Assumption of Executory Contract or Unexpired Lease☐ Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**In Re: **Norbey M Pareja**

Case No.:

16-18469-VFP

Judge:

Papalia

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS☐ Original☒ Modified/Notice Required

Date:

December 16, 2020☐ Motions Included☐ Modified/No Notice RequiredTHE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney _____ Initial Debtor: NMP Initial Co-Debtor _____

Part 1: Payment and Length of Plan

a. The debtor shall pay a total of \$33,744.00 to the Chapter 13 from May 2016 through November 2020 (55 months); the debtor shall pay \$575.00 monthly to the Chapter 13 Trustee starting December 2020 for approximately 29 months. The total length of plan is approximately 84 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property
Description:
Proposed date for completion: _____

☐ Refinance of real property:
Description:
Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☒ NONE

a. Adequate protection payments will be made in the amount of \$____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).

b. Adequate protection payments will be made in the amount of \$____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Scott E. Tanne	Attorney Fees	3,966.91
Scott E Tanne	Attorney Fees	estimated at 500.00, subject to Court approval
Internal Revenue Service	Taxes and certain other debts	0.00
State of NJ Division of Taxation	Taxes and certain other debts	0.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Nationstar d/b/a Mr. Cooper	2109 Peer Place Denville, NJ 07834	23,928.20, plus 13,181.38 post-petition pursuant to Order	0.00	37,109.58	pursuant to note and mortgage

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Embrace Home Loans (served by RoundPoint)	4335 Sun Center Road Mulberry, FL 33860	19.33	0.00	19.33	pursuant to note and mortgage

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES

the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Toyota Motor Credit Company	2014 Lexus GX460	39,438.00	0.00
Ford Motor Credit	2015 Ford F350	22,678.00	0.00

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Creditor
US Dept HUD

g. Secured Claims to be Paid in Full Through the Plan ☐ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
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Part 5: Unsecured Claims ☐ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

☒ Not less than \$ 4,878.00 to be distributed *pro rata*

☐ Not less than ___ percent

☐ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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Part 7: Motions ☒ **NONE**

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒

NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
-NONE-						

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) **Other Administrative Claims**
- 3) **Secured Claims**
- 4) **Lease Arrearages**
- 5) **Priority Claims**
- 6) **General Unsecured Claims**

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ **NONE**

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: **September 18, 2020**

Explain below why the plan is being modified:	Explain below how the plan is being modified:
Debtor has completed a forbearance with mortgagee which resulted in consent order adding post-petition arrears to Plan.	adding post-petition arrears to plan and extending length of plan

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: December 16, 2020	<u>/s/ Norbey M Pareja</u> Norbey M Pareja Debtor
Date: _____	_____ Joint Debtor
Date: December 16, 2020	<u>/s/ Scott E. Tanne</u> Scott E. Tanne st2477 Attorney for the Debtor(s)

In re:
Norbey M Pareja
Debtor(s)

Case No. 16-18469-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Dec 28, 2020

User: admin
Form ID: pdf901

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Total Noticed: 66

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 30, 2020:

Recip ID	Recipient Name and Address
db	+ Norbey M Pareja, 2109 Peer Place, Denville, NJ 07834-3714
cr	+ Nationstar Mortgage LLC, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
cr	+ Toyota Motor Credit, P. O. Box 9013, Addison, TX 75001-9013
516150856	+ AIP, 405 Northfield Ave, Suite 204, West Orange, NJ 07052-3023
516355582	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516150858	+ Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
516150857	+ Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
516150860	+ Bank od America, Po Box 982238, El Paso, TX 79998-2238
516150862	+ Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
516150861	+ Barclays Bank Delaware, Po Box 8801, Wilmington, DE 19899-8801
516150863	+ Bureau Of Accounts Control, Bac, Po Box 538, Howell, NJ 07731-0538
516150864	+ Bureau Of Accounts Control, Po Box 538, Howell, NJ 07731-0538
516346849	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516150871	++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222 address filed with court:, Dsnb Bloomingdales, 911 Duke Blvd, Mason, OH 45040
516150873	+ Embrace Home Loans, P.O Box 37628, Philadelphia, PA 19101-0628
516379255	+ Embrace Home Loans, Inc., c/o RoundPoint Mortgage Servicing Corpor, 5016 Parkway Plaza Blvd, Suite 200, Charlotte, NC 28217-1930
516150874	+ Equifax, PO BOX 740241, Atlanta, GA 30374-0241
516150875	+ Experian, PO BOX 9701, Allen, TX 75013-9701
516162118	++ FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180 address filed with court:, Ford Motor Credit Company LLC, PO BOX 62180, Colorado Springs, CO 80962
516150876	+ Ford Motor Credit, PO BOX 3111, Tampa, FL 33601-3111
516150883	++ MORRISTOWN PATHOLOGY ASSOCIATES PA, PO BOX 500, HACKETTSTOWN NJ 07840-0500 address filed with court:, Morristown Pathology Assoc PA, PO BOX 190, Covent Station, NJ 07961
516150882	Morristown Medical Center, PO BOX 35610, Newark, NJ 07193-5610
516381522	Morristown Medical Center, C/O CCCB, PO BOX 336, Raritan, NJ 08869-0336
516295820	++ NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Nationstar Mortgage LLC, PO Box 619096, Dallas, Texas 75261-9741
516150884	+ Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
516150885	Nationstar Mortgage LLC, Po Box 199111, Dallas, TX 75235
516168688	+ Nelnet on behalf of College Assist, College Assist, PO Box 16358, St. Paul, MN 55116-0358
516150888	One to One Female Care, 111 Midson Ave, # 305, Morristown, NJ 07960
516150891	+ Ras Citron, 130 Clington Rd, Suite 202, Fairfield, NJ 07004-2927
516150892	+ Remex Inc, 307 Wall St, Princeton, NJ 08540-1515
516150893	+ Rickart Collection Systems, Inc, PO BOX 7242, North Brunswick, NJ 08902-7242
516150894	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of NJ Division of Taxation, PO BOX 187, Trenton, NJ 08695-0187
516381518	St Clare's Hospital, C/O CCCB, PO BOX 336, Raritan, NJ 08869-0336
516150897	++ TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 address filed with court:, Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026, Cedar Rapids, IA 52408
516150896	+ Target, Po Box 673, Minneapolis, MN 55440-0673
516150895	+ Target, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
516150898	Toyota Motor Credit Co, Address Not Available, Atlanta, GA 30309
516675946	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516306445	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

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516150899 + Trans Union, PO BOX 2000, Chester, PA 19016-2000
516150901 Visa Dept Store National Bank, 911 Duke Blvd, Mason, OH 45040
516150900 + Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

TOTAL: 42

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 28 2020 21:58:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Dec 28 2020 21:58:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516150866	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 29 2020 00:06:14	Capital One, 15000 Capital One Dr, Richmond, VA 23238
516150865	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 29 2020 00:12:43	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
516189542	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 29 2020 00:12:44	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516150867	+ Email/Text: bankruptcy@certifiedcollection.com	Dec 28 2020 21:58:00	Certified Credit & Collection Bureau, PO BOX 336, Raritan, NJ 08869-0336
516150868	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 28 2020 21:57:00	Comenity/Crate & Barrell, Po Box 182125, Columbus, OH 43218-2125
516150869	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 28 2020 21:57:00	Comenity/Crate & Barrell, Po Box 182789, Columbus, OH 43218-2789
516360679	Email/Text: bnc-quantum@quantum3group.com	Dec 28 2020 21:58:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
516150877	Email/Text: sbse.cio.bnc.mail@irs.gov	Dec 28 2020 21:57:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
516150879	+ Email/Text: PBNCNotifications@peritussservices.com	Dec 28 2020 21:57:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
516150878	+ Email/Text: PBNCNotifications@peritussservices.com	Dec 28 2020 21:57:00	Kohls/Capital One, Po Box 3120, Milwaukee, WI 53201-3120
516201112	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 28 2020 21:58:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
516150881	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 28 2020 21:58:00	Midland Funding, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
516150880	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 28 2020 21:58:00	Midland Funding, 2365 Northside Dr, Suite 300, San Diego, CA 92108-2709
516150886	+ Email/Text: electronicbkydocs@nelnet.net	Dec 28 2020 21:58:00	Nelnet Loans, Nelnet Claims, Po Box 82505, Lincoln, NE 68501-2505
516150887	+ Email/Text: electronicbkydocs@nelnet.net	Dec 28 2020 21:58:00	Nelnet Loans, 3015 S. Parker Rd, Ste 425, Aurora, CO 80014-2904
516150890	+ Email/PDF: cbp@onemainfinancial.com	Dec 29 2020 00:19:00	Onemain Financial, Po Box 499, Hanover, MD 21076-0499
516150889	+ Email/PDF: cbp@onemainfinancial.com	Dec 29 2020 00:18:59	Onemain Financial, 6801 Colwell Blvd, Ntsb-2320, Irving, TX 75039-3198
516378314	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 29 2020 00:06:18	Portfolio Recovery Associates, LLC, c/o ONE MAIN FINANCIAL, POB 41067, Norfolk VA 23541
516233193	Email/Text: bnc-quantum@quantum3group.com	Dec 28 2020 21:58:00	Quantum3 Group LLC as agent for, Comenity

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516159931	Email/Text: bnc-quantum@quantum3group.com	Dec 28 2020 21:58:00	Bank, PO Box 788, Kirkland, WA 98083-0788 Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
516336557	+ Email/Text: bncmail@w-legal.com	Dec 28 2020 21:58:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516168637	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov	Dec 29 2020 00:06:14	U.S. Department of Housing and Urban Development, U.S. Department of HUD, 451 7th Street S.W., Washington, DC 20410-0001

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*P++	FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180, address filed with court., Ford Motor Credit Company, LLC, P.O. Box 62180, Colorado Springs, CO 80962
516150870	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222, address filed with court., Dsnb Bloomington, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
516150859	##+	Bank od America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
516150872	##+	Embrace Home Loans, 302 Knights Run Ave, # 100, Tampa, FL 33602-5994

TOTAL: 0 Undeliverable, 2 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 30, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 23, 2020 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Embrace Home Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Francesca Ann Arcure	on behalf of Creditor Toyota Motor Credit NJ_ECF_Notices@McCalla.com NJ_ECF_Notices@McCalla.com
John R. Morton, Jr.	on behalf of Creditor Ford Motor Credit Company LLC ecfmil@mortoncraig.com, mortoncraigecf@gmail.com
Kevin M. Buttery	on behalf of Creditor NATIONSTAR MORTGAGE LLC bkyefile@rasflaw.com
Laura M. Egerman	on behalf of Creditor Nationstar Mortgage LLC bkyecf@rasflaw.com bkyecf@rasflaw.com;legerman@rasnj.com
Marie-Ann Greenberg	magecf@magtrustee.com
Patrick O. Lacsina	

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on behalf of Creditor NATIONSTAR MORTGAGE LLC , PATRICK.LACSINA@GMAIL.COM

Scott E. Tanne

on behalf of Debtor Norbey M Pareja ecf@tannelaw.com tanne.ecf.email@gmail.com;tannesr87179@notify.bestcase.com

Shauna M Deluca

on behalf of Creditor NATIONSTAR MORTGAGE LLC sdeluca@rasflaw.com

Shauna M Deluca

on behalf of Creditor Nationstar Mortgage LLC sdeluca@rasflaw.com

Sindi Mncina

on behalf of Creditor Nationstar Mortgage LLC smncina@rascrane.com

TOTAL: 11